

AF/3621

FILE NO. AP33353-070457.1041

PATENT

THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Kranzley, et al.

Serial No. : 09/902,359 Examiner : Daniel L. Greene

Filed : 07/10/2001 Group Art Unit: 3621

For : METHOD AND SYSTEM FOR CONDUCTING ELECTRONIC
TRANSACTIONS WITH AUTHORIZATION REQUEST DATA
LOOP-BACK

SUBMISSION AFTER FINAL REJECTION

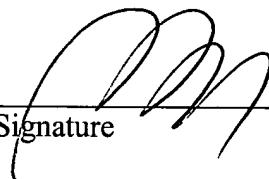
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Attorney Name

31,300
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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This paper is submitted in response to the Final Office Action that was mailed to
Applicants on June 2, 2004.

Remarks begin on page 2 of this paper.